



**FEDERAL COMMUNICATIONS COMMISSION
WASHINGTON, D.C. 20554**

September 30, 2003

Midwest America Financial Corporation
a.k.a. Midwest America Financial Group
a.k.a. Midwest America Corporation
6157 N. Broadway Avenue, Suite 3
Chicago, Illinois 60660
Attention: Dave Rossman, President
Mark Duckmann, Vice Pres./Secy.
George Opyt, Account Executive

Midwest America Financial Corporation
a.k.a. Midwest America Financial Group
a.k.a. Midwest America Corporation
1035 Kilarney Road
Chesterton, Indiana 46304
Attention: Dave Rossman, President
Mark Duckmann, Vice Pres./Secy.
George Opyt, Account Executive

Midwest America Financial Corporation
a.k.a. Midwest America Financial Group
a.k.a. Midwest America Corporation
780 Meadowland Drive
Naples, Florida 34102
Attention: Dave Rossman, President
Mark Duckmann, Vice Pres./Secy.
George Opyt, Account Executive

Michael C. Roberts
325 W. Huron
Suite 410
Chicago, Illinois 60610¹

CorpDirect Agents, Inc.
103 N. Meridian Street
Lower Level
Tallahassee, Florida 32301²

RE: EB-03-TC-091

Dear Correspondents:

This is an official **CITATION** issued pursuant to section 503(b)(5) of the Communications Act of 1934, as amended (the Communications Act), 47 U.S.C. § 503(b)(5).

¹ The Telecommunications Consumers Division has obtained information that Michael C. Roberts is a registered agent for Midwest America Financial Corporation.

² The Telecommunications Consumers Division has obtained information that CorpDirect Agents, Inc. is also a registered agent for Midwest America Financial Corporation.

It has come to our attention that your company recently sent one or more unsolicited advertisements to telephone facsimile machines (see attachment).³ Pursuant to the Telephone Consumer Protection Act of 1991 (TCPA) and the Commission's rules, it is unlawful to use a "telephone facsimile machine, computer, or other device to send an unsolicited advertisement to a telephone facsimile machine." 47 U.S.C. § 227(b)(1)(C); 47 C.F.R. § 64.1200(a)(3).

Please be advised that subsequent violations of the Communications Act or of the Commission's rules may result in the imposition of monetary forfeitures not to exceed \$11,000 for each such violation or each day of a continuing violation. See 47 C.F.R. § 1.80(b)(3).

The phrase "unsolicited advertisement" is defined in the TCPA and the Commission's rules as "any material advertising the commercial availability or quality of any property, goods, or services which is transmitted to any person without that person's prior express invitation or permission." 47 U.S.C. § 227(a)(4); 47 C.F.R. § 64.1200(f)(5). Both the TCPA and the Commission's rules define "telephone facsimile machine" as "equipment which has the capacity to transcribe text or images, or both, from paper into an electronic signal and to transmit that signal over a regular telephone line, or to transcribe text or images (or both) from an electronic signal received over a regular telephone line onto paper." 47 U.S.C. § 227(a)(2); 47 C.F.R. § 64.1200(f)(2). Addressing the TCPA's definition of "telephone facsimile machine," the Commission stated that "[f]ax modem boards are the functional equivalent of stand-alone facsimile machines." *Rules and Regulations Implementing the Telephone Consumer Protection Act of 1991*, 10 FCC Rcd 12391, 12405, para. 29 (1995).

Pursuant to section 503(b)(5) of the Communications Act, you may request a personal interview at the Commission's Field Office nearest to your place of business. The nearest office appears to be either the Chicago Office at Park Ridge Office Center, Room 306, 1550 Northwest Highway, Park Ridge, Illinois 60068-1460 or the Tampa Office at 2203 North Lois Avenue, Room 1215, Tampa, Florida 33607-2356. You can contact the Chicago Office or Tampa Office by telephone at (847) 813-4660 or (813) 348-1741, respectively. You must schedule this interview to take place within 21 days of the date of this citation. Alternatively, you may submit a written statement to the following address within 21 days of the date of this citation:

Kurt A. Schroeder
Deputy Chief
Telecommunications Consumers Division
Enforcement Bureau
Federal Communications Commission
445-12th Street, S.W.
Washington, D.C. 20554

³ In addition to the advertisement(s) referenced by and attached to this citation, the complaining party may also have included with the complaint one or more facsimile advertisements transmitted by other senders. This citation concerns only the facsimile advertisement(s) referenced by and attached to the citation, and your response only needs to address such advertisement(s).

If you choose to submit a written statement, your written statement should specify what actions have been taken to correct the violation(s) outlined above. Please reference EB-03-TC-091 when corresponding with the Commission.

If you request a meeting, reasonable accommodations for people with disabilities are available upon request. Include a description of the accommodation you will need including as much detail as you can. Also include a way we can contact you if we need more information. Please allow at least 5 days advance notice; last minute requests will be accepted, but may be impossible to fill. Send an e-mail to fcc504@fcc.gov or call the Consumer & Governmental Affairs Bureau:

For sign language interpreters, CART, and other reasonable accommodations: 202-418-0530 (voice), 202-418-0432 (tty);

For accessible format materials (braille, large print, electronic files, and audio format): 202-418-0531 (voice), 202-418-7365 (tty).

Under the Privacy Act of 1974, 5 U.S.C. § 552(a)(e)(3), we are informing you that the Commission's staff will use all relevant material information before it to determine what, if any, enforcement action is required to ensure your compliance with the TCPA and the Commission's rules. This will include any information that you disclose in your interview or written statement. Please be advised that if you choose not to respond to this citation and a forfeiture is issued, your unresponsiveness will be considered in our assessment of a forfeiture amount.

You should also be aware that the knowing and willful making of any false statement, or the concealment of any material fact, in reply to this citation is punishable by fine or imprisonment under 18 U.S.C. § 1001.

Thank you in advance for your anticipated cooperation.

Sincerely,

Kurt A. Schroeder
Deputy Chief
Telecommunications Consumers Division
Enforcement Bureau
Federal Communications Commission

Enclosures